Denise Carlon , ESQUIRE KML Law Group, P.C. 216 Haddon Avenue, Ste. 406 Westmont, NJ 08108 (215) 627-1322 Attorneys for Nationstar Mortgage LLC D/B/A Mr. Cooper

IN THE MATTER OF:

Suzanne Michelle VeneziaBryan Steven Venezia

DEBTOR,

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

CHAPTER 13 CASE NO. 18-11421 VFP

NOTICE OF OBJECTION

The undersigned, Denise Carlon, Esquire For KML Law Group, P.C., attorney for Secured Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper, the holder of a Mortgage on the debtors' premises at 18 Mountain View Court Hardyston, NJ 07419 hereby objects to the confirmation of the debtors' proposed Chapter 13 Plan for the following reasons:

- 1. On March 9, 2018, Secured Creditor filed a secured proof of claim for pre-petition arrears in the amount of \$2,287.19.
- 2. Debtor's plan provides for payment in the amount of \$0.00 towards the arrearage claim of the Secured Creditor.
- 3. Debtor's Plan understates the amount of the Secured Creditor's claim by \$2,287.19, and does not provide sufficient funding to pay said claim.
- 4. Accordingly, Debtor's plan is NOT feasible, as it does not fully compensate the Secured Creditor.
 - 5. In addition, the debtor's plan fails to comply with 11 U.S.C. 1322 and 11 U.S.C. 1325.

In the event the debtors cure the aforesaid payments due outside the Chapter 13 Plan prior to the Confirmation Hearing, the undersigned will not appear at the Confirmation Hearing and aforesaid objections should be deemed waived.

/s/ Denise Carlon , **Esquire**

Denise Carlon, Esquire

Attorney for Nationstar Mortgage LLC D/B/A Mr. Cooper

Dated: March 19, 2018